Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Assets > $1 Bill

All Reporting CMR **Reporting Dockets: 106** **September 2003**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	59,680	-21,644	-27 %	7.15 %	-216 bp
+200 bp	67,866	-13,459	-17 %	8.00 %	-131 bp
+100 bp	75,106	-6,218	-8 %	8.72 %	-59 bp
0 bp	81,324			9.31 %	
-100 bp	84,645	3,321	+4 %	9.60 %	+29 bp

Risk Measure for a Given Rate Shock

	9/30/2003	6/30/2003	9/30/2002
Pre-shock NPV Ratio: NPV as % of PV Assets	9.31 %	9.69 %	10.24 %
Post-shock NPV Ratio	8.00 %	8.81 %	10.07 %
Sensitivity Measure: Decline in NPV Ratio	131 bp	88 bp	18 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	102,680	100,080	94,891	89,860	85,143	96,853	103.33	3.89
30-Year Mortgage Securities	19,503	19,014	18,052	17,075	16,139	18,295	103.93	3.82
15-Year Mortgages and MBS	65,202	63,450	60,832	58,030	55,272	61,283	103.54	3.44
Balloon Mortgages and MBS	20,657	20,242	19,649	18,898	18,036	19,897	101.73	2.49
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	16,934	16,901	16,845	16,748	16,599	16,259	103.95	0.26
7 Month to 2 Year Reset Frequency	30,634	30,357	30,055	29,685	29,169	29,211	103.92	0.95
2+ to 5 Year Reset Frequency	82,950	80,755	78,165	75,278	72,176	79,492	101.59	2.96
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	55,397	54,998	54,489	53,841	53,033	53,314	103.16	0.82
2 Month to 5 Year Reset Frequency	37,636	36,885	36,059	35,149	34,151	35,931	102.66	2.14
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	20,839	20,584	20,335	20,091	19,842	20,516	100.33	1.23
Adjustable-Rate, Fully Amortizing	34,683	34,356	34,043	33,733	33,414	34,336	100.06	0.93
Fixed-Rate, Balloon	11,466	10,932	10,434	9,969	9,534	10,447	104.64	4.72
Fixed-Rate, Fully Amortizing	10,581	10,126	9,702	9,305	8,934	9,639	105.06	4.35
Construction and Land Loans								
Adjustable-Rate	15,729	15,706	15,682	15,661	15,639	15,710	99.97	0.15
Fixed-Rate	3,807	3,703	3,608	3,521	3,441	4,007	92.42	2.67
Second-Mortgage Loans and Securities								
Adjustable-Rate	35,019	34,985	34,949	34,922	34,891	35,371	98.91	0.10
Fixed-Rate	21,964	21,451	20,962	20,495	20,049	21,026	102.02	2.34
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	554	543	526	508	490	543	100.00	2.63
Accrued Interest Receivable	2,400	2,400	2,400	2,400	2,400	2,400	100.00	0.00
Advance for Taxes/Insurance	199	199	199	199	199	199	100.00	0.00
Float on Escrows on Owned Mortgages	59	148	273	371	449			-72.12
LESS: Value of Servicing on Mortgages Serviced by Others	-486	-611	-714	-738	-738			-18.71
TOTAL MORTGAGE LOANS AND SECURITIES	**589,379**	**578,429**	**562,864**	**546,478**	**529,739**	**564,729**	**102.43**	**2.29**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	24,453	24,414	24,376	24,342	24,310	24,418	99.98	0.16
Fixed-Rate	10,626	10,296	9,984	9,688	9,408	9,398	109.56	3.12
Consumer Loans								
Adjustable-Rate	12,458	12,444	12,429	12,416	12,402	12,289	101.26	0.12
Fixed-Rate	39,968	39,394	38,838	38,299	37,776	38,210	103.10	1.43
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-1,763	-1,744	-1,725	-1,708	-1,691	-1,744	0.00	1.08
Accrued Interest Receivable	553	553	553	553	553	553	100.00	0.00
TOTAL NONMORTGAGE LOANS	**86,295**	**85,358**	**84,455**	**83,591**	**82,758**	**83,124**	**102.69**	**1.08**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	22,942	22,942	22,942	22,942	22,942	22,942	100.00	0.00
Equities and All Mutual Funds	2,130	2,032	1,924	1,827	1,731	2,032	100.00	5.05
Zero-Coupon Securities	428	417	407	397	388	406	102.77	2.52
Government and Agency Securities	31,004	29,608	28,295	27,059	25,895	28,743	103.01	4.57
Term Fed Funds, Term Repos	17,440	17,418	17,393	17,369	17,345	17,418	100.00	0.13
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	3,812	3,575	3,367	3,183	3,019	3,181	112.38	6.21
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	41,703	41,126	40,076	38,834	37,608	41,024	100.25	1.98
Structured Securities (Complex)	14,750	14,521	14,209	13,827	13,453	14,411	100.76	1.86
LESS: Valuation Allowances for Investment Securities	2	2	2	2	2	2	100.00	1.18
TOTAL CASH, DEPOSITS, AND SECURITIES	**134,206**	**131,637**	**128,613**	**125,438**	**122,380**	**130,155**	**101.14**	**2.13**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	743	743	743	743	743	743	100.00	0.00
Real Estate Held for Investment	238	238	238	238	238	238	100.00	0.00
Investment in Unconsolidated Subsidiaries	388	387	371	346	315	387	100.00	2.28
Office Premises and Equipment	6,963	6,963	6,963	6,963	6,963	6,963	100.00	0.00
TOTAL REAL ASSETS, ETC.	**8,333**	**8,332**	**8,316**	**8,291**	**8,260**	**8,332**	**100.00**	**0.10**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	2,565	2,672	3,333	4,547	5,356			-14.37
Adjustable-Rate Servicing	1,569	1,647	1,671	1,670	1,666			-3.10
Float on Mortgages Serviced for Others	1,843	2,195	2,744	3,465	4,038			-20.53
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**5,978**	**6,514**	**7,749**	**9,682**	**11,060**			**-13.59**
OTHER ASSETS								
Purchased and Excess Servicing						8,257		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	45,118	45,118	45,118	45,118	45,118	45,118	100.00	0.00
Miscellaneous II						17,392		
Deposit Intangibles								
Retail CD Intangible	225	272	306	340	373			-14.99
Transaction Account Intangible	4,914	6,968	9,084	11,149	13,489			-29.93
MMDA Intangible	3,892	5,232	6,940	8,288	9,579			-29.13
Passbook Account Intangible	2,836	4,014	5,193	6,354	7,390			-29.36
Non-Interest-Bearing Account Intangible	875	1,904	2,885	3,822	4,710			-52.78
TOTAL OTHER ASSETS	**57,859**	**63,509**	**69,526**	**75,071**	**80,660**	**70,767**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						5,636		
TOTAL ASSETS	**882,050**	**873,778**	**861,523**	**848,551**	**834,857**	**862,742**	**101/99*** **	**1.17/1.88*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	102,140	101,685	101,235	100,789	100,348	101,004	100.67	0.45
Fixed-Rate Maturing in 13 Months or More	67,020	65,147	63,353	61,635	59,990	61,870	105.30	2.81
Variable-Rate	1,692	1,691	1,690	1,689	1,688	1,687	100.23	0.06
Demand								
Transaction Accounts	93,413	93,413	93,413	93,413	93,413	93,413	100/93*	0.00/2.41*
MMDAs	108,819	108,819	108,819	108,819	108,819	108,819	100/95*	0.00/1.47*
Passbook Accounts	52,580	52,580	52,580	52,580	52,580	52,580	100/92*	0.00/2.43*
Non-Interest-Bearing Accounts	44,185	44,185	44,185	44,185	44,185	44,185	100/96*	0.00/2.38*
TOTAL DEPOSITS	**469,849**	**467,519**	**465,275**	**463,110**	**461,023**	**463,558**	**101/97***	**0.49/1.81***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	122,255	121,549	120,855	120,173	119,503	120,173	101.14	0.58
Fixed-Rate Maturing in 37 Months or More	24,071	22,997	21,984	21,027	20,123	21,694	106.01	4.54
Variable-Rate	58,198	58,094	57,988	57,883	57,778	58,040	100.09	0.18
TOTAL BORROWINGS	**204,524**	**202,640**	**200,827**	**199,083**	**197,404**	**199,907**	**101.37**	**0.91**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	7,915	7,915	7,915	7,915	7,915	7,915	100.00	0.00
Other Escrow Accounts	7,699	7,463	7,241	7,033	6,837	8,027	92.97	3.07
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	1	1	1	1	1	1	100.00	0.00
Miscellaneous I	52,372	52,372	52,372	52,372	52,372	52,372	100.00	0.00
Miscellaneous II	0	0	0	0	0	4,293		
TOTAL OTHER LIABILITIES	**67,987**	**67,751**	**67,529**	**67,321**	**67,125**	**72,608**	**93.31**	**0.34**
Other Liabilities not Included Above								
Self-Valued	55,621	54,460	53,243	52,180	51,140	51,404	105.95	2.18
Unamortized Yield Adjustments						396		
TOTAL LIABILITIES	**797,981**	**792,370**	**786,873**	**781,693**	**776,691**	**787,873**	**101/98****	**0.70/1.47****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	1,572	615	-1,867	-4,024	-5,865			
ARMs	380	227	44	-197	-512			
Other Mortgages	151	0	-190	-395	-593			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	3,077	735	-3,548	-7,251	-10,524			
Sell Mortgages and MBS	-6,000	-1,540	6,921	14,176	20,523			
Purchase Non-Mortgage Items	-10	0	10	19	28			
Sell Non-Mortgage Items	-1	0	1	3	4			
INTEREST-RATE SWAPS								
Pay Fixed, Receive Floating	-2,020	-1,507	-790	-96	568			
Pay Floating, Receive Fixed	2,877	1,015	-916	-2,678	-4,284			
Basis Swaps	0	0	0	0	0			
Swaptions	94	257	495	796	1,144			
OTHER DERIVATIVES								
Options on Mortgages and MBS	8	10	334	718	1,045			
Interest-Rate Caps	1	3	6	10	17			
Interest-Rate Floors	330	186	91	38	26			
Futures	-1	0	0	-1	-3			
Options on Futures	18	2	0	3	6			
Construction LIP	-70	-135	-199	-260	-319			
Self-Valued	171	50	65	148	254			
TOTAL OFF-BALANCE-SHEET POSITIONS	**577**	**-84**	**456**	**1,009**	**1,515**			

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NET PORTFOLIO VALUE								
+ ASSETS	882,050	873,778	861,523	848,551	834,857	862,742	101/99***	1.17/1.88***
- LIABILITIES	797,981	792,370	786,873	781,693	776,691	787,873	101/98**	0.70/1.47**
+ OFF-BALANCE-SHEET POSITIONS	577	-84	456	1,009	1,515			
TOTAL NET PORTFOLIO VALUE #	84,645	81,324	75,106	67,866	59,680	74,870	108.62	5.86

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$4,530	$36,139	$28,661	$13,938	$13,585
WARM	349 mo	349 mo	344 mo	321 mo	267 mo
WAC	4.28%	5.50%	6.38%	7.37%	9.09%
Amount of these that is FHA or VA Guaranteed	$196	$2,413	$3,245	$1,685	$3,981
Securities Backed by Conventional Mortgages	$512	$4,907	$2,322	$1,616	$146
WARM	303 mo	343 mo	313 mo	318 mo	235 mo
Weighted Average Pass-Through Rate	4.00%	5.24%	6.26%	7.18%	8.42%
Securities Backed by FHA or VA Mortgages	$240	$3,379	$2,168	$1,034	$1,972
WARM	358 mo	355 mo	329 mo	301 mo	211 mo
Weighted Average Pass-Through Rate	4.50%	5.34%	6.27%	7.28%	8.98%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$9,504	$18,981	$8,385	$4,001	$3,270
WAC	4.69%	5.39%	6.43%	7.39%	9.29%
Mortgage Securities	$7,145	$7,606	$2,017	$299	$75
Weighted Average Pass-Through Rate	4.33%	5.11%	6.15%	7.14%	8.43%
WARM (of 15-Year Loans and Securities)	168 mo	175 mo	161 mo	150 mo	164 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$5,938	$6,806	$1,702	$542	$597
WAC	4.52%	5.38%	6.41%	7.35%	9.74%
Mortgage Securities	$2,933	$1,116	$243	$21	$0
Weighted Average Pass-Through Rate	4.12%	5.38%	6.22%	7.17%	8.62%
WARM (of Balloon Loans and Securities)	115 mo	116 mo	105 mo	92 mo	153 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$196,329**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$830	$724	$76	$4,885	$30
WAC	3.44%	4.40%	6.90%	2.39%	4.10%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$15,429	$28,487	$79,417	$48,429	$35,901
Weighted Average Margin	295 bp	340 bp	262 bp	245 bp	266 bp
WAC	5.11%	5.72%	4.91%	4.24%	5.55%
WARM	309 mo	312 mo	348 mo	336 mo	335 mo
Weighted Average Time Until Next Payment Reset	4 mo	14 mo	46 mo	2 mo	36 mo
Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities					**$214,207**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 815)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$60	$86	$164	$5	$11
Weighted Average Distance from Lifetime Cap	73 bp	110 bp	144 bp	133 bp	124 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$96	$646	$245	$383	$777
Weighted Average Distance from Lifetime Cap	341 bp	360 bp	345 bp	334 bp	364 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$14,656	$27,397	$77,647	$52,811	$34,980
Weighted Average Distance from Lifetime Cap	807 bp	673 bp	571 bp	704 bp	636 bp
Balances Without Lifetime Cap	$1,447	$1,082	$1,437	$116	$163
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$10,784	$25,621	$67,600	$1,272	$8,756
Weighted Average Periodic Rate Cap	141 bp	179 bp	249 bp	149 bp	185 bp
Balances Subject to Periodic Rate Floors	$6,190	$21,593	$56,061	$791	$7,849
MBS Included in ARM Balances	$2,068	$4,414	$10,529	$8,262	$919

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$20,516	$34,336
WARM	98 mo	233 mo
Remaining Term to Full Amortization	293 mo	
Rate Index Code	0	0
Margin	214 bp	229 bp
Reset Frequency	27 mo	12 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$846	$689
Wghted Average Distance to Lifetime Cap	154 bp	182 bp
Fixed-Rate:		
Balances	$10,447	$9,639
WARM	82 mo	120 mo
Remaining Term to Full Amortization	285 mo	
WAC	6.70%	7.11%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$15,710	$4,007
WARM	17 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	139 bp	6.25%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$35,371	$21,026
WARM	215 mo	175 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	93 bp	7.51%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$24,418	$9,398
WARM	37 mo	44 mo
Margin in Column 1; WAC in Column 2	150 bp	6.74%
Reset Frequency	3 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$12,289	$38,210
WARM	53 mo	57 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	790 bp	10.17%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$3,902	$5,336
Fixed Rate		
Remaining WAL <= 5 Years	$4,846	$22,817
Remaining WAL 5-10 Years	$531	$2,329
Remaining WAL Over 10 Years	$282	
Superfloaters	$1	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$29	$0
Floating Rate	$10	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$270	$122
WAC	5.72%	8.01%
Principal-Only MBS	$549	$0
WAC	6.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$10,420	$30,604

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets > $1 Bill
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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$35,957	$219,633	$232,092	$125,964	$53,664
WARM	189 mo	279 mo	299 mo	290 mo	251 mo
Weighted Average Servicing Fee	28 bp	29 bp	31 bp	36 bp	41 bp

Total Number of Fixed Rate Loans Serviced that are:	
Conventional	4,588 loans
FHA/VA	1,332 loans
Subserviced by Others	227 loans

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$98,362	$24,992	Total # of Adjustable-Rate Loans Serviced	775 loans
WARM (in months)	329 mo	286 mo	Number of These Subserviced by Others	24 loans
Weighted Average Servicing Fee	38 bp	83 bp		

Total Balances of Mortgage Loans Serviced for Others	**$790,664**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$22,942		
Equity Securities (including Mutual Funds) Subject to SFAs No. 115	$2,032		
Zero-Coupon Securities	$406	2.99%	30 mo
Government & Agency Securities	$28,743	3.68%	62 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$17,418	1.07%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$3,181	5.42%	116 mo
Memo: Complex Securities (from supplemental reporting)	$14,411		

Total Cash, Deposits, and Securities	**$89,133**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

Nonperforming Loans	$3,449
Accrued Interest Receivable	$2,400
Advances for Taxes and Insurance	$199
Less: Unamortized Yield Adjustments	$-3,732
Valuation Allowances	$2,905
Unrealized Gains (Losses)	$631

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

Nonperforming Loans	$792
Accrued Interest Receivable	$553
Less: Unamortized Yield Adjustments	$-128
Valuation Allowances	$2,536
Unrealized Gains (Losses)	$0

OTHER ITEMS

Real Estate Held for Investment	$238
Repossessed Assets	$743
Equity Assets Not Subject to SFAs No. 115 (Excluding FHLB Stock)	$387
Office Premises and Equipment	$6,963
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$80
Less: Unamortized Yield Adjustments	$-1,065
Valuation Allowances	$2
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$8,257
Miscellaneous I	$45,118
Miscellaneous II	$17,392
TOTAL ASSETS	**$862,742**

MEMORANDUM ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$3,852
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$6,830
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$1,543
Mortgage-Related Mututal Funds	$489
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$54,172
Weighted Average Servicing Fee	11 bp
Adjustable-Rate Mortgage Loans Serviced	$64,523
Weighted Average Servicing Fee	14 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,676

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$29,751	$8,571	$943	$270
WAC	1.51%	3.45%	5.11%	
WARM	2 mo	2 mo	1 mo	
Balances Maturing in 4 to 12 Months	$32,473	$25,247	$4,020	$573
WAC	1.59%	3.10%	5.74%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$26,654	$13,487	$250
WAC		3.02%	5.80%	
WARM		20 mo	24 mo	
Balances Maturing in 37 or More Months			$21,729	$98
WAC			4.59%	
WARM			57 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$162,874**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$8,054	$4,030	$7,671
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$51,245	$51,112	$29,067
Penalty in Months of Forgone Interest	3.05 mo	5.62 mo	8.05 mo
Balances in New Accounts	$5,692	$3,029	$2,448

Amounts in Millions

FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$65,193	$23,685	$3,601	1.46%
3.00 to 3.99%	$844	$5,052	$6,350	3.53%
4.00 to 4.99%	$840	$6,174	$2,675	4.56%
5.00 to 5.99%	$1,026	$8,773	$4,625	5.42%
6.00 to 6.99%	$2,584	$3,736	$2,914	6.54%
7.00 to 7.99%	$132	$2,089	$405	7.29%
8.00 to 8.99%	$1	$20	$351	8.35%
9.00 and Above	$4	$19	$774	9.51%
WARM	1 mo	16 mo	63 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$141,867**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$111,130
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$93,413	1.22%	$8,010
Money Market Deposit Accounts (MMDAs)	$108,819	1.19%	$9,807
Passbook Accounts	$52,580	0.79%	$2,062
Non-Interest-Bearing Non-Maturity Deposits	$44,185		$1,730
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$1,448	0.54%	
Escrow for Mortgages Serviced for Others	$6,468	2.08%	
Other Escrows	$8,027	0.01%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$314,939		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$396		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$1		
Miscellaneous I	$52,372		
Miscellaneous II	$4,293		
TOTAL LIABILITIES	**$787,873**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$822
EQUITY CAPITAL	$74,042
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$862,737**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs	9	$6,289
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	7	$20
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	52	$3,198
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	40	$9,267
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	38	$513
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	69	$10,008
1014	Opt commitment to orig 25- or 30-year FRMs	69	$30,791
1016	Opt commitment to orig "other" Mortgages	47	$5,032
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$264
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$440
2010	Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained		$9
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1,748
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$8,320
2016	Commit/purchase "other" Mortgage loans, svc retained		$2,824
2022	Commit/sell 1-mo COFI ARM loans, svc retained		$1
2026	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained		$49
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained	8	$176
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained	11	$119
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	34	$7,431
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	38	$18,863
2036	Commit/sell "other" Mortgage loans, svc retained		$135
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$20
2050	Commit/purchase 5-yr or 7-yr Balloon or 2-step MBS		$8
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS	7	$11,772
2054	Commit/purchase 25- to 30-year FRM MBS	8	$26,762
2056	Commit/purchase "other" MBS		$23
2066	Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS		$151
2068	Commit/sell 3- or 5-yr Treasury ARM MBS		$613

Amounts in Millions

SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2070	Commit/sell 5- or 7-yr Balloon or 2-step MBS		$239
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS	18	$17,014
2074	Commit/sell 25- or 30-yr FRM MBS	20	$51,046
2076	Commit/sell "other" MBS		$1
2082	Commit/purchase low-risk fixed-rate mtg derivative product		$840
2086	Commit/purchase high-risk Mortgage derivative product		$60
2088	Commit/sell high-risk Mortgage derivative product		$29
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$228
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$229
2110	Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released		$133
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$1,287
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2,796
2116	Commit/purchase "other" Mortgage loans, svc released		$83
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$2
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	11	$6,256
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released	12	$850
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released	10	$393
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	20	$1,981
2134	Commit/sell 25- or 30-yr FRM loans, svc released	27	$11,009
2136	Commit/sell "other" Mortgage loans, svc released	12	$1,965
2202	Firm commitment to originate 1-month COFI ARM loans		$6
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$36
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	11	$206
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$129
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$54
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	14	$520
2214	Firm commit/originate 25- or 30-year FRM loans	15	$1,426
2216	Firm commit/originate "other" Mortgage loans	18	$670

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3014	Option to purchase 25- or 30-yr FRMs		$201
3016	Option to purchase "other" Mortgages		$72
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$24
3028	Option to sell 3- or 5-year Treasury ARMs		$42
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$72
3032	Option to sell 10-, 15-, or 20-year FRMs	10	$349
3034	Option to sell 25- or 30-year FRMs	13	$5,707
3036	Option to sell "other" Mortgages		$13
3068	Short option to sell 3- or 5-yr Treasury ARMs		$219
3070	Short opt/sell 5- or 7-yr Balloon or 2-step mtg loans		$24
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$160
3074	Short option to sell 25- or 30-yr FRMs		$206
3076	Short option to sell "other" Mortgages		$6
4002	Commit/purchase non-Mortgage financial assets	27	$1,466
4006	Commit/purchase "other" liabilities		$900
4022	Commit/sell non-Mortgage financial assets		$219
5002	IR swap: pay fixed, receive 1-month LIBOR		$4,014
5004	IR swap: pay fixed, receive 3-month LIBOR	12	$27,770
5006	IR swap: pay fixed, receive 6-month LIBOR		$60
5010	IR swap: pay fixed, receive 3-month Treasury		$800
5022	IR swap: pay fixed, receive the prime rate		$50
5024	IR swap: pay 1-month LIBOR, receive fixed		$9,121
5026	IR swap: pay 3-month LIBOR, receive fixed	7	$29,543
5104	IR swaption: pay fixed, receive 3-month LIBOR		$12,591
5126	IR swaption: pay 3-month LIBOR, receive fixed		$500
5226	Short IR swaption: pay 3-mo LIBOR, receive fixed		$10
5502	IR swap, amortizing: pay fixed, receive 1-month LIBOR		$233
5504	IR swap, amortizing: pay fixed, receive 3-month LIBOR		$145

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5524	IR swap, amortizing: pay 1-month LIBOR, receive fixed		$54
6002	Interest rate Cap based on 1-month LIBOR		$693
6004	Interest rate Cap based on 3-month LIBOR		$653
6020	Interest rate Cap based on cost-of-funds index (COFI)		$281
6022	Interest rate Cap based on the prime rate		$50
6032	Short interest rate Cap based on 1-month LIBOR		$8
6034	Short interest rate Cap based on 3-month LIBOR		$5
6050	Short interest rate Cap based on cost-of-funds index		$281
7004	Interest rate floor based on 3-month LIBOR		$4,850
7018	Interest rate floor based on 10-year Treasury		$1,555
7048	Short interest rate floor based on 10-year Treasury		$150
8008	Long futures contract on 5-year Treasury note		$1
8010	Long futures contract on 10-year Treasury note		$60
8016	Long futures contract on 3-month Eurodollar		$2
8038	Short futures contract on 5-year Treasury note		$9
8040	Short futures contract on 10-year Treasury note		$46
8046	Short futures contract on 3-month Eurodollar		$125
9010	Long call option on 10-year T-note futures contract		$26
9012	Long call option on Treasury bond futures contract		$200
9034	Long put option on 10-year T-note futures contract		$80
9036	Long put option on T-bond futures contract		$29
9058	Short call option on 10-year T-note futures contract		$23
9082	Short put option on 10-year T-note futures contract		$10
9502	Fixed-rate construction loans in process	45	$2,543
9512	Adjustable-rate construction loans in process	43	$5,876